

**Information to identify the case:**

Debtor 1	<u>Susan A Hastings</u>	Social Security number or ITIN	xxx-xx-7176
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	19-14239-JKS		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Susan A Hastings

6/14/19

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Susan A Hastings  
 Debtor

Case No. 19-14239-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db +Susan A Hastings, 6 The Way, Hopatcong, NJ 07843-1429  
 518058559 ARS National Services PO Box 469100, Escondido, CA 92046  
 518058561 +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 518058569 +Global Payments, Po Box 66118, Chicago, IL 60666-0097  
 518058572 +James Marc Schlesinger MD PC, PO BOX 1849, Lewiston, ME 04241-1849  
 518058573 +Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225, Hazelwood, MO 63042-2429  
 518058574 Majestic Lake Financial, 635 East Hwy, Stewarts Point, CA 95480  
 518058579 +Pressler, Felt, & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
 518058581 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 518058578 +oliphant financial, po box 740882, Atlanta, GA 30374-0882

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 15 2019 00:09:36 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 15 2019 00:09:30 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Jun 15 2019 03:48:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 518058560 +EDI: TSYS2.COM Jun 15 2019 03:48:00 Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 518058564 E-mail/Text: customercareus@creditcorpsolutionsinc.com Jun 15 2019 00:07:50 Credit Corp Solutions, 180 Election Road, Ste 200, Draper, UT 84020  
 518058562 +EDI: WFNNB.COM Jun 15 2019 03:48:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 518058563 +EDI: WFNNB.COM Jun 15 2019 03:48:00 Comenity Bank/Woman Within, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 518058566 +EDI: DISCOVER.COM Jun 15 2019 03:48:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
 518058568 +E-mail/Text: data\_processing@fin-rec.com Jun 15 2019 00:09:08 Financial Recovery Services, P.O. Box 385908, Minneapolis, MN 55438-5908  
 518058571 +EDI: HY11.COM Jun 15 2019 03:48:00 Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20829, Fountain City, CA 92728-0829  
 518058565 EDI: IRS.COM Jun 15 2019 03:48:00 Department of Treasury, P.O. Box 9052, Andover, MA 01810  
 518058575 +EDI: MID8.COM Jun 15 2019 03:48:00 Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
 518058580 +E-mail/Text: bankruptcy@savit.com Jun 15 2019 00:10:34 SaVit Collection Agency, Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250  
 518060258 +EDI: RMSC.COM Jun 15 2019 03:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518058567\* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
 518058570\* +Global Payments, Po Box 66118, Chicago, IL 60666-0097  
 518058576\* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
 518058577\* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 24

Date Rcvd: Jun 14, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2019 at the address(es) listed below:

Rebecca Ann Solarz on behalf of Creditor MTGLQ INVESTORS, L.P. rsolarz@kmlawgroup.com  
Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William P. Bonomo on behalf of Debtor Susan A Hastings nyattybill@aol.com,  
bonomolawecf@gmail.com/claudia@garanticesufuturo.com/lediazlaw@gmail.com/bonomowr58406@notify.bes  
tcase.com

TOTAL: 4